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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

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Section

JUL 06 2009

FORM 11-K

Washington, DC
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(Mark One)

☒ **ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

For the fiscal year ended December 31, 2008

OR

☐ **TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

For the transition period from _____ to _____

Commission file number 0 - 25454

Washington Federal Savings Profit Sharing Retirement Plan and
Employee Stock Ownership Plan
(Full title of the plan)

Washington Federal, Inc.
425 Pike Street
Seattle, WA 98101


(Name of issuer of the securities and address of its principal executive office)

SIGNATURES

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Washington Federal Savings Profit Sharing Retirement
Plan and Employee Stock Ownership Plan
(Name of Plan)

Date 6/26/09


Linda S. Brower, Trustee

Item 4. Plan Financial Statements and Schedules

The Washington Federal Savings Profit Sharing Retirement Plan and Employee Stock Ownership Plan Financial Statements as of and for the years ended December 31, 2008 and 2007, Supplemental Schedules as of and for the year ended December 31, 2008, Report of Independent Registered Public Accounting Firm and Consent of Independent Registered Public Accounting Firm are attached as exhibits beginning on page E-1.

Exhibits

The following exhibits are filed with or incorporated by reference into this Form 11-K:

<u>Exhibit</u>	<u>Page</u>
1. Washington Federal Savings Profit Sharing Retirement Plan and Employee Stock Ownership Plan Financial Statements as of and for the years ended December 31, 2008 and 2007, Supplemental Schedules as of and for the year ended December 31, 2008 and Report of Independent Registered Public Accounting Firm	E-1
2. Consent of Moss Adams LLP	E-2

Exhibit 1

**Washington Federal Savings Profit Sharing Retirement Plan
and Employee Stock Ownership Plan
Financial Statements as of and for the years ended December 31, 2008 and 2007,
Supplemental Schedules as of and for the year ended December 31, 2008
and Report of Independent Registered Public Accounting Firm**

***Washington Federal Savings
Profit Sharing Retirement
Plan and Employee Stock
Ownership Plan***

*Financial Statements as of and for the Years Ended
December 31, 2008 and 2007, Supplemental Schedules
as of and for the Year Ended December 31, 2008 and
Report of Independent Registered Public Accounting Firm*

WASHINGTON FEDERAL SAVINGS PROFIT SHARING RETIREMENT PLAN AND EMPLOYEE STOCK OWNERSHIP PLAN

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Trustees
Washington Federal Savings
Profit Sharing Retirement Plan and
Employee Stock Ownership Plan

We have audited the accompanying statements of net assets available for benefits of the Washington Federal Savings Profit Sharing Retirement Plan and Employee Stock Ownership Plan (the Plan) as of December 31, 2008 and 2007, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2008 and 2007 and the changes in net assets available for benefits for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Our audits were made for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules on pages 11 and 12 are presented for the purpose of additional analysis and are not a required part of the basic financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. These supplemental schedules are the responsibility of the Plan's management. The supplemental schedules have been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Moss Adams LLP

Seattle, Washington
June 26, 2009

**WASHINGTON FEDERAL SAVINGS
PROFIT SHARING RETIREMENT PLAN AND
EMPLOYEE STOCK OWNERSHIP PLAN**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2008 AND 2007**

	2008	2007
ASSETS:		
Investments at fair value as determined by quoted market prices:		
Washington Federal, Inc. common stock	\$ 22,940,726	\$ 28,219,890
Index funds	<u>4,019,224</u>	<u>5,772,687</u>
	<u>26,959,950</u>	<u>33,992,577</u>
Investments at estimated fair value:		
Certificates of deposit	39,214,920	44,969,968
Repurchase agreements	16,251,024	10,003,356
Cash and cash equivalents	<u>4,664,726</u>	<u>2,832,522</u>
	<u>60,130,670</u>	<u>57,805,846</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 87,090,620</u>	<u>\$ 91,798,423</u>

SEE NOTES TO FINANCIAL STATEMENTS

**WASHINGTON FEDERAL SAVINGS
PROFIT SHARING RETIREMENT PLAN AND
EMPLOYEE STOCK OWNERSHIP PLAN**

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2008 AND 2007**

	2008	2007
ADDITIONS:		
Net depreciation of investments	\$ (9,950,403)	\$ (2,317,372)
Interest earned on investments	2,589,134	2,804,428
Cash dividends on common stock	1,243,250	1,217,796
Contributions:		
Employer	3,861,218	2,870,484
Employee	2,437,014	1,902,954
Rollovers	<u>701,428</u>	<u>408,111</u>
 Total contributions	 <u>6,999,660</u>	 <u>5,181,549</u>
 Total additions	 <u>881,641</u>	 <u>6,886,401</u>
DEDUCTIONS:		
Benefits paid to participants	5,553,070	10,110,433
Index funds expenses	<u>36,374</u>	<u>44,603</u>
 Total deductions	 <u>5,589,444</u>	 <u>10,155,036</u>
 NET CHANGE	 (4,707,803)	 (3,268,635)
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	<u>91,798,423</u>	<u>95,067,058</u>
 End of year	 <u>\$ 87,090,620</u>	 <u>\$ 91,798,423</u>

SEE NOTES TO FINANCIAL STATEMENTS

WASHINGTON FEDERAL SAVINGS PROFIT SHARING RETIREMENT PLAN AND EMPLOYEE STOCK OWNERSHIP PLAN

NOTES TO FINANCIAL STATEMENTS YEARS ENDED DECEMBER 31, 2008 AND 2007

1. DESCRIPTION OF THE PLAN

The following description of the Washington Federal Savings (the "Company") Profit Sharing Retirement Plan and Employee Stock Ownership Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General—The Plan is a defined contribution profit sharing plan for employee retirement. Each full-time employee is a participant in the Plan effective on his or her date of employment. Part-time employees completing at least 1,000 hours of service during the calendar year participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Plan is a profit sharing plan which includes an Employee Stock Ownership Plan ("ESOP") component and a cash deferral arrangement under Section 401(k) of the Internal Revenue Code. Under the ESOP, participants may elect to have all or part of their vested account balances, including voluntary contributions and earnings thereon, invested in Washington Federal, Inc. common stock ("Company common stock").

Contributions—Under provisions of the Plan, all participants may make voluntary after-tax contributions of their considered earnings as defined by the Plan. In addition, participants may make pre-tax contributions up to the statutory limits (\$15,500 for 2008, plus a "catch-up" amount of \$5,000 for 2008 for those who have attained age 50 or over at the end of the calendar year) to their 401(k) account. All new employees are automatically enrolled, unless they opt out, for a 1% participant contribution to their 401(k) account, specifically directed to the "Growth and Income" fund within the index funds investment option (see description below). Company contributions to the Plan are determined by the Board of Directors based on the Company's net operating income. Company contributions totaled 11% of participants considered earnings for the years ended December 31, 2008 and 2007. Contributions are allocated to the profit sharing account of each participant in the same proportion that each participant's considered earnings for the period bear to the total earnings of all such participants for such period. The annual addition from contributions to an individual participant's account in this Plan cannot exceed the lesser of 100% of a participant's compensation or \$46,000. As the plan pooled investments (see description below) include both participant-directed and nonparticipant-directed contributions, and the amounts are not separable, the disclosures in Note 7 include the entire balance of the plan pooled investments.

Participant Accounts—Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings. Allocations are based on participant earnings and account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the vested amount of the participant's account(s).

Investment Options—The Plan has established four accounts to which contributions are directed and three investment options:

a. Accounts—

- Participant contribution account—after-tax contributions of a participant initially invested in plan pooled investments and provides participants the ability to transfer to the ESOP account at two designated dates per year
- 401(k) account—tax-deferred contributions of a participant
- ESOP account—contributions of a participant and vested Company contributions
- Company account—contributions authorized by the Board of Directors and paid by the Company to the participant's account initially invested in plan pooled investments and provides participants the ability to transfer fully vested amounts to either the ESOP account at two designated dates per year, or to the 401(k) account monthly

b. Investments—

- Company stock—funds transferred to the ESOP account as authorized by the participant and invested in Company common stock
- Plan pooled investments—funds invested primarily in certificates of deposit and repurchase agreements as directed by the trustees
- Index funds—funds within the 401(k) account, directed by the participant, and invested in various index funds

ESOP Account—At least twice per year, from January 15 to January 31 and from July 15 to July 31, a participant may elect to transfer a portion of his or her vested Company account, 401(k) account, and participant contribution account to the ESOP account. Once transferred to the ESOP account, at least 51% must be invested in Company common stock. Amounts not invested in Company common stock are invested in plan pooled investments. At any time, a participant may sell Company common stock held in the ESOP account, subject to the 51% requirement mentioned above. Once per year, cash may be transferred from the ESOP account to the corresponding accounts from which the funds were originally transferred. Participants may elect to have cash dividends paid on Company common stock distributed to them or retained in their ESOP accounts.

Vesting—Participants are immediately vested in their own contributions to their participant contribution accounts and to their 401(k) accounts. Withdrawals made upon termination are subject to vesting restrictions, which limit withdrawal of Company contributions if the participant has completed less than six years of continuous service. Participants who have completed six or more years of service are fully vested in Company contributions to their accounts. Participants also become fully vested in Company contributions upon death, total and permanent disability, or retirement on the normal or deferred retirement date. A continuous year of service consists of a minimum of 1,000 hours of employment.

The Plan provides employees with the following vesting schedule with regard to Company contributions:

Service Year Completed	Percentage Vested
1	— %
2	20
3	40
4	60
5	80
6 or more	100

Forfeitures—Participants have a nonforfeitable interest in their vested account balances upon termination from the Plan. Unvested account balances are subject to forfeiture and are used to reduce future employer contributions to the Plan. If participants reenter the Plan before incurring five consecutive one-year breaks in service, the forfeited amounts shall be restored upon repayment of any amounts previously distributed to the participants. For the years ended December 31, 2008 and 2007, forfeited nonvested accounts totaled \$366,694 and \$337,696, respectively.

Benefits—In accordance with the terms of the Plan, a participant, upon either retirement, termination, death, or disability, may elect alternative methods of benefit payments, including:

- One lump-sum distribution
- Installment payments
- Purchase of an annuity contract selected by the participant and approved by the trustees
- Any other method of distribution not extending the payment period beyond the joint life expectancy of the participant and his or her designated beneficiary, as approved by the trustees

In the event of employee termination, the vested portion of the participant's share is to be distributed as soon as practicable.

Trustees and Administrators of the Plan—The Plan is administered by the trustees appointed by the Board of Directors of the Company. Trustees of the Plan are Linda S. Brower, Michael R. Bush, and Robert C. Zirk, all employees of the Company, as required by the Plan.

Administrative Expenses—Administrative expenses related to the index funds investment option are paid by the participants who elect to invest in said option. All other expenses for administration of the Plan are paid by the Company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting—The financial statements of the Plan have been prepared on the accrual basis of accounting. Plan assets exclude those funds used to purchase annuities.

Use of Estimates—The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and

assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Investment Valuation—The Plan adopted the provisions of Statement of Financial Accounting Standards No. 157, *Fair Value Measurements* (“SFAS 157”) effective January 1, 2008. This statement defines fair value, establishes a framework for measuring fair value and expands disclosures about fair value measurements. SFAS 157 defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. SFAS 157 also establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active exchange markets that the entity has the ability to access as of the measurement date.

Level 2: Quoted prices in markets that are not considered to be active or financial instruments without quoted market prices, but for which all significant inputs are observable, either directly or indirectly.

Level 3: Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

See Note 3 for required SFAS 157 disclosures.

The investment in Company common stock and all but the Stable Value Fund within the index funds investment option are stated at fair value, which is based on closing prices as of the last trading day of the Plan year for those securities that are actively traded (Level 1). The other investments are stated at cost plus accrued investment income (Level 2), which approximates fair value at December 31, 2008 and 2007. The Stable Value Fund, which is one of the index funds investment options and invests in investment contracts, had a balance of \$303,099 and \$213,040 at December 31, 2008 and 2007, respectively, and is stated at contract value (Level 2), which approximates fair value. A reconciliation between the contract value and fair value for the Stable Value Fund is not presented due to the immaterial balance of the fund.

Income Recognition—Interest income is recorded as earned on the accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation or depreciation of investments represents the change in fair value from the beginning to the end of the Plan’s fiscal year or from date of purchase to the end of the Plan’s fiscal year, if purchased during the current year, plus realized gains and losses. Purchases and sales of securities are reflected on a trade-date basis.

Payment of Benefits—Benefits are recorded when paid.

Reclassifications—Certain reclassifications have been made to the financial statements to conform prior period to current classifications.

3. FAIR VALUE MEASUREMENTS

The following table discloses by level the SFAS 157 fair value hierarchy discussed in Note 2:

	Investment Assets at Fair Value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Washington Federal, Inc. common stock	\$ 22,940,726	\$ -	\$ -	\$ 22,940,726
Index funds, excluding the Stable Value Fund	3,716,125	-	-	3,716,125
Stable Value Fund	-	303,099	-	303,099
Certificates of deposit	-	39,214,920	-	39,214,920
Repurchase agreements	-	16,251,024	-	16,251,024
	<u>\$ 26,656,851</u>	<u>\$ 55,769,043</u>	<u>\$ -</u>	<u>\$ 82,425,894</u>

4. TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated February 14, 2002, that the Plan is designed in accordance with applicable sections of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the Plan's financial statements.

5. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

6. RELATED PARTY TRANSACTIONS

Certain Plan investments are held at Washington Federal Savings, the Plan's sponsor. As such, these investments qualify as party-in-interest transactions as defined by ERISA. These investments are Washington Federal, Inc. common stock as well as Washington Federal Savings repurchase agreements and money market accounts.

7. INVESTMENTS

The following investments, at fair value, represent 5% or more of the Plan's assets available for benefits at December 31:

	2008	2007
Washington Federal, Inc. common stock (1,533,471 and 1,336,802 shares)	\$22,940,726	\$28,219,890
Certificates of deposit (yield):		
US Bank, 3.46%, due September 11, 2009 (3.50%) *	7,610,406	
US Bank, 5.00%, due June 9, 2009 (5.00%) *	7,406,614	7,046,620
Bank of America, 5.55%, due June 30, 2011 (5.70%) *	5,740,872	5,432,191
Capital One Bank, 5.45%, due November 10, 2016 (5.60%) *	5,015,721	
USAA, 4.37%, due April 30, 2009 (4.46%) *	4,902,415	4,693,350
IndyMac, 5.50%, matured June 10, 2008 (5.64%) *		7,285,165
Repurchase agreement (yield):		
Washington Federal, 3.44%, due June 15, 2009 (3.49%) *	4,533,090	
State Street Global Advisors index funds		5,772,687

* Nonparticipant-directed

The Plan's investments (including gains and losses on investments bought and sold during the year as well as unrealized gains and losses on investments held during the year) depreciated in value by \$9,950,403 and 2,317,372 in 2008 and 2007, respectively, and was allocated as follows:

	2008	2007
Washington Federal, Inc. common stock	\$ (8,240,014)	\$ (2,610,901)
Index funds	<u>(1,710,389)</u>	<u>293,529</u>
	<u>\$ (9,950,403)</u>	<u>\$ (2,317,372)</u>

Certificates of deposit at December 31, 2008 and 2007, consist of amounts on deposit at Federal Deposit Insurance Corporation ("FDIC")-insured banks with yields ranging from 3.50% to 6.01% and 4.42% to 6.01%, respectively. Under the current FDIC regulations, pass-through insurance coverage is provided for the benefit of the Plan's participants.

8. NONPARTICIPANT-DIRECTED INVESTMENTS

Information about the net assets and the significant components of the change in net assets relating to plan pooled investments is as follows as of and for the years ended December 31:

	2008	2007
Net assets:		
Certificates of deposit	\$39,214,920	\$44,969,968
Repurchase agreements	16,251,024	10,003,356
Washington Federal Savings money market accounts	<u>4,609,004</u>	<u>2,807,619</u>
	<u>\$60,074,948</u>	<u>\$57,780,943</u>
Changes in net assets:		
Contributions	\$ 6,105,447	\$ 4,539,360
Interest earned on investments	2,510,398	2,803,243
Benefits paid to participants	(4,263,010)	(7,862,387)
Transfers from participant-directed investments	<u>(2,058,830)</u>	<u>4,066,651</u>
	<u>\$ 2,294,005</u>	<u>\$ 3,546,867</u>

* * * * *

**WASHINGTON FEDERAL SAVINGS
PROFIT SHARING RETIREMENT PLAN AND
EMPLOYEE STOCK OWNERSHIP PLAN**

PLAN NUMBER 001

EIN 91-0135860

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2008

(a)	(b) Issue	(c) Description (Yield)	(d) Cost	(e) Fair Value
*	Washington Federal, Inc.	1,533,471 shares of common stock	**	\$ 22,940,726
	Index funds:			
	State Street Global Advisors	S&P Midcap Stock	**	610,816
	State Street Global Advisors	Long Treasury Index	**	477,102
	State Street Global Advisors	S&P 500/Value Stock	**	469,403
	State Street Global Advisors	International	**	446,230
	State Street Global Advisors	S&P 500/Growth Stock	**	340,328
	State Street Global Advisors	S&P 500 Stock	**	323,081
	State Street Global Advisors	Short Term Investment	**	308,087
	State Street Global Advisors	Stable Value	**	303,099
	State Street Global Advisors	Russell 2000 Stock	**	298,597
	State Street Global Advisors	Growth and Income	**	220,748
	State Street Global Advisors	Growth	**	181,949
	State Street Global Advisors	Income Plus	**	39,784
				4,019,224
	Certificates of deposit:			
	US Bank	3.46%, September 11, 2009 (3.50%)	7,465,934	7,610,407
	US Bank	5.00%, June 9, 2009 (5.00%)	5,900,000	7,406,614
	Bank of America	5.55%, June 30, 2011 (5.70%)	5,000,000	5,740,872
	Capital One Bank	5.45%, November 10, 2016 (5.60%)	5,000,000	5,015,721
	USAA Federal Savings Bank	4.37%, April 30, 2009 (4.46%)	4,000,000	4,902,415
	USAA Federal Savings Bank	3.87%, May 29, 2010 (3.87%)	2,416,438	2,472,431
	Key Bank	5.83%, October 13, 2017 (6.01%)	2,000,000	2,023,336
	Key Bank	5.46%, October 21, 2014 (5.61%)	2,000,000	2,021,832
	Key Bank	5.32%, October 19, 2012 (5.47%)	2,000,000	2,021,292
				39,214,920
	Repurchase agreements:			
*	Washington Federal Savings	3.44%, June 15, 2009 (3.49%)	4,500,000	4,533,090
*	Washington Federal Savings	3.78%, December 16, 2010 (3.83%)	3,382,880	3,388,482
*	Washington Federal Savings	3.68%, April 2, 2009 (3.73%)	2,955,538	2,991,694
*	Washington Federal Savings	3.68%, March 16, 2009 (3.71%)	2,374,708	2,407,296
*	Washington Federal Savings	3.15%, January 2, 2009 (3.20%)	1,444,978	1,471,761
*	Washington Federal Savings	3.68%, March 30, 2009 (3.73%)	1,440,493	1,458,701
				16,251,024
	Cash and cash equivalents:			
*	Washington Federal Savings	Variable rate savings accounts	4,609,004	4,609,004
	Bank of New York	Registered money market mutual fund	55,722	55,722
				4,664,726
				<u>\$ 87,090,620</u>

* Party-in-interest

** Historical cost not required as investment is participant-directed

**WASHINGTON FEDERAL SAVINGS
PROFIT SHARING RETIREMENT PLAN AND
EMPLOYEE STOCK OWNERSHIP PLAN**

**PLAN NUMBER 001
EIN 91-0135860**

**SCHEDULE H, line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2008**

Reportable transactions as defined in Section 2520.103-6 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA are as follows:

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Proceeds Received Upon Maturity or Selling Price	(i) Net Gain or (Loss)
Single transactions:				
US Bank	CD, 3.46%, due September 11, 2009	\$ 7,465,934	\$ -	\$ -
IndyMac Bank	CD, 5.50%, matured June 10, 2008		7,465,934	
Washington Federal Savings*	Repurchase agreement, 3.44%, due June 15, 2009	4,500,000		
Washington Federal Savings*	Repurchase agreement, 3.78%, due December 16, 2010	3,382,880		
Treasury Bank	CD, 5.26%, matured May 6, 2008		3,324,758	
Frontier Bank	CD, 5.59%, matured July 11, 2008		3,187,203	
Washington Federal Savings*	Repurchase agreement, 3.68%, due April 2, 2009	2,955,538		
Treasury Bank	CD, 5.45%, matured April 6, 2008		2,918,304	
Washington Federal Savings*	Repurchase agreement, 5.12%, due July 7, 2008		2,748,329	
Washington Federal Savings*	Repurchase agreement, 5.25%, due February 4, 2008		1,835,045	
Washington Federal Savings*	Repurchase agreement, 3.15%, due January 2, 2009	1,444,978		
IndyMac Bank	CD, 5.38%, due May 23, 2008		1,444,978	
Washington Federal Savings*	Repurchase agreement, 3.68%, due March 30, 2009	1,440,493		
US Bank	CD, 4.42%, matured February 28, 2008		1,416,126	
KeyBank	CD, 5.83%, due October 13, 2017		120,547	
KeyBank	CD, 5.46%, due October 21, 2014		112,564	
KeyBank	CD, 5.32%, due October 19, 2012		109,705	
Series of transactions:				
Washington Federal Savings*	Variable rate savings accounts	19,258,614	21,403,616	
Capital One Bank	CD, 5.45%, due November 10, 2016	5,000,000	22,354	
Washington Federal Savings*	Repurchase agreement, 2.96%, due December 16, 2008	3,324,758	3,382,880	
Washington Federal Savings*	Repurchase agreement, 3.01%, due September 2, 2008	2,918,304	2,955,538	
Washington Federal Savings*	Repurchase agreement, 3.49%, due August 28, 2008	1,415,575	1,440,493	
Washington Federal Savings*	Repurchase agreement, 5.00%, due October 15, 2008	1,240,136	4,500,000	

*Party-in-interest

Exhibit 2

Consent of Moss Adams LLP

CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

We consent to the incorporation by reference in the Registration Statement (No. 333-20191, 333-51143, 333-46588, and 333-119329) on Form S-8 of Washington Federal Savings Bank of our report dated June 26, 2009, with respect to the financial statements and supplemental schedules of the Washington Federal Savings Profit Sharing Retirement Plan and Employee Stock Ownership Plan as of December 31, 2008 and 2007 and for the years then ended, included in this annual report on Form 11-K.

Moss Adams LLP

Seattle, Washington
June 26, 2009